

# Company Information



**John R. Ciulla**  
Chairman, President & CEO

## Who We Are

Webster Bank is a leading regional bank with \$33.3 billion in assets. We are a community-minded, values-guided bank focused on helping customers achieve their financial goals. Putting people first, Webster bankers take the time to understand what matters most to our customers, responding with personalized solutions and acting with responsibility, respect, ethical behavior, citizenship and teamwork.

## Stats-at-a-Glance

**\$33.3**

**BILLION**  
in assets

**\$21.3**

**BILLION**  
in loans

**\$28.5**

**BILLION**  
in deposits

**WBS**

**ON THE**  
NYSE\*



**130 BANKING CENTERS**  
from Westchester, NY  
to Boston, MA



**HEADQUARTERS**  
Waterbury, CT



**253 ATMS**



**22 COMMERCIAL BANKING OFFICES**  
throughout the Northeast



**3 MILLION HSA ACCOUNTS**  
HSA Bank is the leading bank administrator of HSAs in the US



**3,100+ BANKERS**

## Lines of Business

### COMMERCIAL BANKING

With a focus on building strong relationships, Commercial Banking provides banking solutions to sophisticated companies and Middle Market and lower Middle Market Sponsors. Webster Wealth Management delivers holistic wealth solutions, striving for our clients to achieve their financial goals.

### RETAIL BANKING

Delivering customized solutions for individuals and small business owners through our network of banking centers, ATMs, ITMs, Customer Assistance Center, Financial Solutions Center and online/mobile services.

### HSA BANK

HSA Bank is the leading bank administrator of health savings accounts (HSAs) based on assets under administration. It also delivers health reimbursement arrangement (HRA) and flexible spending account (FSA) administration services to employers and individuals in all 50 states.



## Support our communities

Webster is dedicated to being a caring and committed member of the communities we serve. We help to strengthen our communities through donations and corporate sponsorships that help low/moderate income individuals, families, and underserved communities in need. We give \$5 million annually to nonprofit partners that includes donations made through philanthropy, contributions made in the spirit of the Community Reinvestment Act (CRA), and sponsorship of organizations that help strengthen the well-being of our cities and towns helping to drive economic stability.

Supporting a number of regional and local initiatives, Webster has augmented our annual philanthropic and community investment by \$1 million over the past three years resulting in several initiatives, including the Food Security Initiative: Feeding Our Regional Food Banks, the Financial Empowerment Program, and the Volunteer Recognition Grant Program.



**\$5**  
MILLION

ANNUAL GIVING



**1**  
MILLION

MEALS PROVIDED BY  
OUR DONATIONS IN THE  
COMMUNITIES WE SERVE

## Awards and Recognition

### U.S. Banking RepTrak®



Webster Bank was named **No. 2 in the nation** by the 2020 U.S. Banking RepTrak study of 40 commercial banks. Conducted by American Banker and the Reputation Institute, the annual study measures U.S. consumer perceptions of major bank brands.

Banks are graded on multiple dimensions, including governance, citizenship and leadership.

### Forbes America's Best Banks 2020



For the second year in a row, Webster was recognized by Forbes as one of 75 of the World's Best Banks in the U.S. Webster was one of only three in Connecticut. Market research firm Statista surveyed more than 40,000 customers around the globe for their opinions on their current and former banking relationships. Banks were rated on general satisfaction and key attributes like trust, fees, digital services and financial advice. For the second year in a row, Forbes also recognized Webster in its 2020 America's Best Banks as the highest-ranked Connecticut-based bank on the list of 100 largest publicly traded banks and thrifts based on their growth, credit quality and profitability.

### Top SBA Lender

Webster is consistently recognized as one of New England's leading SBA lenders and was once again listed among the Top 100 Most Active SBA 7(a) Lenders in the country in FY2020. Webster's total loan volume in 2020 was \$78.9 million. During the pandemic, the Bank approved 11,637 PPP loans totaling more than \$1.5 billion, which helped small business owners throughout the country and supported more than 110,000 jobs in the communities we serve. Webster has been the No.1 SBA lender in Connecticut for the past 15 years, effectively partnering with the SBA to connect small businesses with needed capital.

### 2020 Women on Board



For the second year in a row, 2020 Women on Board recognized Webster as a "W" Winning Company for its commitment to board diversity. 2020 Women on Board is a nonprofit education and advocacy campaign committed to raising public awareness about the value of gender-diverse boards with at least 20% women directors, and educating women how to navigate their careers toward serving on boards of directors.

For information on additional Awards and Recognition, [click here](#).

## Our mission

To help individuals, families and businesses achieve their financial goals.

## Our vision

We strive to be among the highest performing mid-sized banks in the country.

## Our values

Called *The Webster Way*, our values define us and set us apart in the marketplace.

- We take personal responsibility for meeting our customers' needs.
- We respect the dignity of every individual.
- We earn trust through ethical behavior.
- We give of ourselves in the communities we serve.
- We work together to achieve outstanding results.

## Contact

Alice Ferreira, SVP, Corporate Communications and Public Affairs  
acferreira@websterbank.com  
O: 203.578.2610 | websteronline.com

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